

REMARKS

Claims

Applicant herein submits a claims listing that amends all claims to comply with the Examiner's recommendations. Applicant believes that this response overcomes all objections/rejections and that all claims are now in condition for allowance and respectfully requests same from the Examiner.

Rejection under 35 U.S.C. § 102

The Examiner has rejected claim 35 based on Fabozzi. Due to the current claim amendments Applicant has differentiated the present invention from Fabozzi. No new matter has been added.

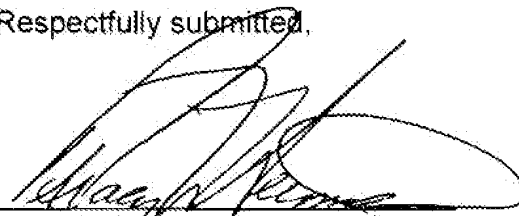
Conclusion

In view of the above, Applicant respectfully submits that each of claims 35 through 39 recites statutory subject matter that is novel and new, is subject matter of the present invention and is fully supported in the disclosure of the present invention, and therefore respectfully requests that claims 35 through 39 be found allowable and that this application be passed to issue. No new matter has been included.

If for any reason, the Examiner determines that the application is not now in condition for allowance, it is respectfully requested that the Examiner contact the Applicant's undersigned attorney at the indicated telephone number to arrange for an interview to expedite the disposition of this application.

In the event this paper has not been timely filed, the Applicant respectfully petitions for an appropriate extension of time. Any fees for such an extension, together with any additional fees that may be due with respect to this paper, may be charged to counsel's Deposit Account No. 50-2069, **referencing docket number 003-03-025.**

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Tracy M. Heims', written over a horizontal line.

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